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AMENDMENT

TOWNSEND and TOWNSEND and CREW LLP

PATENT

Attorney Docket No.: 014801-001300US

Client Ref. No.: PD494

By: /Kay Barclay/
Kay Barclay

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Roger H. Kuite, et al.

Application No.: 09/516,949

Filed: March 1, 2000

For: SYSTEM AND METHOD FOR
ELECTRONIC DISTRIBUTION OF
BENEFITS

Customer No.: 20350

Confirmation No. 2970

Examiner: Karmis, Stefanos

Technology Center/Art Unit: 3691

AMENDMENT

GROUP 3691

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Final Office Action mailed November 16, 2006 on the above-referenced application, please enter the following amendments and remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 7 of this paper.